

**IN THE UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:)	CASE NO. 19-36181
)	
)	Chapter 13
Richard A Kozarits;)	
)	JUDGE Deborah L. Thorne
Kimberly Kozarits;)	
)	
)	
Debtors.)	
)	

NOTICE OF FORBEARANCE DUE TO THE COVID-19 PANDEMIC

Now comes MTGLQ Investors, LP (“Creditor”), by and through undersigned counsel, and hereby submits Notice of Forbearance to the Court based on the Debtor’s request for mortgage payment forbearance due to hardship caused by the COVID-19 pandemic. The forbearance agreement relates to the loan ending in ‘1265’, hereinafter “Loan”, which is secured by the real property located at 292 Cottontail Trail, Branson West, Missouri 65737.

The Debtor contacted Creditor requesting a forbearance period of 3 months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 5/1/2020 through 7/31/2020. Creditor has granted the Debtor’s forbearance request. To the extent the forbearance period is not extended for an additional period of time as provided under the CARES Act, Debtor will resume mortgage payments beginning 8/1/2020. Near the end of the forbearance period, debtor, through counsel, will need to engage with creditor on a solution for payments suspended during the forbearance. This Notice does not constitute an amendment and/or modification of the Loan.

Creditor does not waive any rights to collect the payments that come due during the forbearance period. Furthermore, Creditor does not waive its rights under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

Creditor does not waive its rights to seek relief from the automatic stay for other reasons other than non-payment of the Mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

This Notice does not constitute an amendment or modification to the Debtor(s) plan of reorganization, and does not relieve the Debtor(s) of the responsibility to amend or modify the plan of reorganization to reflect the forbearance agreement, if required.

Dated:

Respectfully submitted,

/s/ Theodore Konstantinopoulos

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Firm File Number: B20020042

CERTIFICATE OF SERVICE

I hereby certify that on June 1, 2020, a true and correct copy of the foregoing “Notice of Forbearance” was served:

Via the Court's ECF system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

David H Cutler, Debtor's Counsel
Marilyn O Marshall, Trustee
Patrick S Layng, U.S. Trustee

And by regular US Mail, postage pre-paid on:

Richard A Kozarits, 8S336 Vine Street, Burr Ridge, IL 60527
Kimberly Kozarits, 8S336 Vine Street, Burr Ridge, IL 60527

/s/ Victoria Shouse

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